



## Chairman's report.

This is an exciting time for Chittering Financial Services Ltd. We have had changes at a Board level, in particular Gary Tuffin resigning to take up a new professional position in Fremantle. We are grateful to Gary for his considered and wise counsel.

Amongst our front line members of staff, Tanya Martinovich has moved to another branch to further her career and Rachel Crosby has also moved on. We wish them both all the best.

It is great to welcome six new members of staff, Andrew Cooke, Assistant Branch Manager at the Bindoon **Community Bank**<sup>®</sup> Branch and Allen Amor, Branch Manager at Bullsbrook **Community Bank**<sup>®</sup> Branch. In November 2015 we welcomed Jim Middleton to the Ellenbrook branch as Customer Relationship Manager and we also welcomed three new Customer Service Officers; Kellie Radalj, Chantelle Donaldson and Bee Hills.

Now we can move into top gear and build on the list of successes in banking and community partnerships that all of our branches Ellenbrook, Bullsbrook and Bindoon have achieved. I know that for the last few months of this financial year we now have the team and the drive to show others what we can do. My task is to remove obstacles for each member of staff to achieve that which they aspire.

**Trevor Hancock**  
Chairman

## Branch Managers' report.

### Ellenbrook branch.

Over the past six months it has been a pleasure engaging with our local community in Ellenbrook. The support from our Board of Chittering Financial Services Limited and Bendigo Bank has played a big part in enabling the Ellenbrook community to flourish and to be able to provide funds back into the community. Our staff has dedicated their time to help our branch achieve great milestones, including; Insurance 'Branch of the Month' for November and February, 'Branch of the Month' for September and November and taking out the 'State Award' for September. Our branch has seen some staff changes including the addition of Jim, our new lending specialist, and Angie, our new part time Customer Service Officer who has moved from our Bullsbrook **Community Bank**<sup>®</sup> Branch. We look forward to upcoming months.

### Bullsbrook Community Bank<sup>®</sup> Branch.

Bullsbrook **Community Bank**<sup>®</sup> Branch has continued to support the local community with its involvement and dedication in our area. This includes our student banking program at the Bullsbrook College; educating the students about the benefits of banking. Throughout the past six months, Stacey has done an excellent job in relieving the Branch Manager's role. Allen Amor, our new Branch Manager and Rachel Crosby, our new Customer Service Officer have been welcomed with great community support. This couldn't be accomplished without the dedication from all of our staff who continue to support the locals and make a difference.

### Bindoon Community Bank<sup>®</sup> Branch.

The last six months have seen the Bindoon **Community Bank**<sup>®</sup> Branch getting busier and busier. We have won 'Insurance Branch of the Month' for December and January as well as December's 'Branch of the Month' in our region. Andrew Cooke, our new Assistant Branch Manager, has hit the ground running with his expertise in lending. We have taken on two new part time Customer Service Officers; Chantelle Donaldson and Bee Hills, providing our customers with further service for the growing branch. Student banking at Bindoon Primary School has been underway since the start of the school year and we have had positive feedback from students, parents and new customers to the branch.

Chittering Financial Services Ltd Unit 1/2543 Great Northern Highway, Bullsbrook WA 6084 **ABN** 77 096 017 506  
**Directors:** Trevor Hancock (Chairman), Michelle Rossouw (Deputy Chairperson), Ross Bishop, John Williams.

## Meet the staff at Bullsbrook Community Bank® Branch



### Allen Amor

My banking and finance career started over 28 years ago. I have extensive experience in the provision of all types of finance funding, including residential home loans, commercial loans, motor vehicle and equipment finance, commercial and working capital finance solutions, plus consumer finance solutions.

During my career I have successfully held various management positions within the HSBC Bank in the UK and from 2007 when I emigrated to Australia I have held positions of Branch Manager and Business Banking Manager at the Commonwealth Bank of Australia. Along with my 28 years' experience, I hold a Diploma of Business, a Diploma of Business Management and a Diploma of Finance and Mortgage Broking Management.



### Stacey Teti (nee Moloney)

I am currently the Customer Relationship Officer at the Bullsbrook **Community Bank®** Branch. I have been with the Bendigo Bank for six years having worked at both the Bindoon and Bullsbrook **Community Bank®** branches during my time. I am also newly married (October).



### Ashleigh Fretwell

I have been with the Bullsbrook **Community Bank®** Branch for four years working as a Customer Service Officer. I work part time whilst studying a Bachelor of Science Nursing degree. I also have two cheeky little boys who are 1.5 and 2.5 years old.



### Anne Teti

I have been part of the Bullsbrook **Community Bank®** Branch team for the last 14 years. I have had the pleasure of working at all three branches in the Chattering Financial Services Group in Bindoon, Bullsbrook and Ellenbrook. For the majority of my working career I was the Senior Customer Relationship

Manager until 2014 when I decided to reduce my work load and work part time as a Customer Service Supervisor so that I could enjoy my first grandchild and future ones to come. Out of the current Chattering Financial Services Ltd employees, I am the only original staff member who is still working since our first branch in Bindoon opened its doors in 2002. It has been an exciting and proud time to see how far we have grown in the community from the very first account that we opened to where we stand today.

## Community involvement.

**Swan Athletic Sporting Club:** Matthew Brown presented the Swan Athletic Sporting Club with brand new match balls to the Club.



The senior footy team were very pleased to receive the new balls as

their season is just about to start. Pictured above from left to right are James Embley, Jai Menagola (coach), Matthew Brown (Branch Manager), Steve Bertoli and Luke McPherson.

The **Community Bank®** company also presented the Club with a new windsock that displays proudly above the Club in the Swan Valley 10 metres in the air for all the public to see.

**Everlast Flames Netball Club:** Establishing a new club can take a few years to do. Sporting equipment, like netballs and drink bottles, help assist our local netball club Everlast Flames relieve the costs associated in running a new club.



### Ellenbrook Rabbitohs

**Rugby League Club:** A new club has emerged in Ellenbrook. Ellenbrook Rabbitohs specialise in Rugby League and has now become the largest Rugby League Club in WA. A \$500 sponsorship from our Ellenbrook branch has helped the club purchase their sporting equipment for the season.



# Have a say in the future of your community.

The Bullsbrook and Bindoon **Community Bank®** branches and Ellenbrook branch are keeping local money and local business in the community.

Expressions of interest are now being invited for the position of Director of Chattering Financial Services Limited, operators of the Bullsbrook and Bindoon **Community Bank®** branches and Ellenbrook branch of Bendigo Bank. As a Director you will provide the leadership and management skills at a Board level to support and drive the company's strategic direction, goals and objectives to have a real say in the future direction of the branch and community. This position is voluntary.

For further information or a confidential discussion please contact Trevor Hancock, Chairman, on 0431 226 343 or email [trevor@bullsbrookbindoon.com.au](mailto:trevor@bullsbrookbindoon.com.au)

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## Community involvement.

**Student banking:** Whether it's for the latest craze in computer games, for a new bike or just for a rainy day, we all know it's never too early for our kids to start learning about budgeting and saving. That's why we have introduced our Student Banking program at Malvern Springs Primary School.



**New staff:** Jim Middleton joined the Ellenbrook Team November 2015. He was previously working with Kingsway **Community Bank**<sup>®</sup> Branch for four years completing a couple of different roles before finishing up as Acting Branch Manager. Jim is a wealth of knowledge and here to assist with all branch lending enquiries.



**Seniors Week:** Emily and Rachel attended a Seniors Week morning tea event for Seniors Social Space Ellenbrook. \$200 was donated to go towards providing the morning tea and the girls were treated to an Agelink Theatre performance – "Some Enchanted Evening".



**Bullsbrook College Student Banking:** Angie, Piggy and a little student banker at Bullsbrook College. We are there every Friday morning.

### **Bendigo Bank Annual State Awards**

**Ceremony:** Ellenbrook branch was invited to attend the Bendigo Bank Annual State Awards Ceremony. The branch received several awards.

A special mention to Matthew and Rachel who both received State recognition for their customer service.



**Starlight Foundation BBQ:** Ellenbrook branch paired up with Ellenbrook Rabbitoh's Rugby League Club to host a fundraising BBQ at one of the Rabbitohs home games. Over \$450 was raised and donated to the Starlight Children's Foundation Australia.

**Monthly Casual for a Cause:** All staff don their casual bests to help raise awareness and funds for several worthy causes each month.

### **Customer**

**satisfaction:** Our lovely flowers from a valuable customer. Gifted to Bullsbrook **Community Bank**<sup>®</sup> Branch staff as a thank you for our service to the customer over several years.



## Meet the staff at Bindoon Community Bank<sup>®</sup> Branch



### **Andrew Cooke**

I am the Assistant Branch Manager at the Bindoon **Community Bank**<sup>®</sup> Branch. I have only recently commenced at the branch but have been working with Bendigo Bank for four years.



### **Kellie Radalj**

I started working for Bindoon **Community Bank**<sup>®</sup> Branch as a Customer Service Officer in July 2015. I live in Gingin with my husband and three teenage kids. I have lived in Gingin for 31 years. Previous to working for Bendigo Bank, I had been hairdressing for six years with a bit of swimming teaching and coaching in between, as well as a bit of waitressing too.



### **Chantelle Donaldson**

Before I worked at Bendigo Bank I was the franchisee at Bakers Delight in Ellenbrook. I worked there for over five years until I decided I wanted a new challenge. So I started to work here at the Bindoon **Community Bank**<sup>®</sup> Branch as a Customer Service Officer. I have been here for a little over three months and looking forward to learning everything I can about Bendigo Bank and finance.



### **Bee Hills**

Recently I moved with my young family to Bindoon from the Pilbara, and may I add, I am not missing the 45 degree days! The community has been very welcoming and we are thoroughly enjoying our new lifestyle. I am very excited to have recently joined the Bendigo Bank team in Bindoon and look forward to my exciting new journey.



### **Belinda Moloney**

I have been with Chittering Financial Services Ltd for the past four years working part time as I have two small children at home. I'm based out of Bindoon but do travel to our other branches.

## Community involvement.

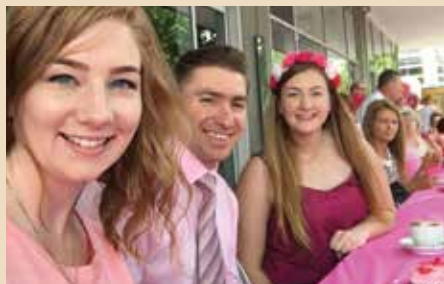


### 2015 Christmas Pageant:

We are very proud to have been a part of the 2015 Ellenbrook Christmas Pageant and Carols by Candlelight. It's

truly amazing to see local community groups; Rotary Club of Ellenbrook, Ellenbrook Friends of the Arts and Lion's Club of Ellenbrook all pitch in to create a fun-filled day for the community. A \$2,000 grant from Ellenbrook branch helped with funding of the event, and 500 Christmas Carol booklets were donated for the night. Piggy made an appearance throughout the day and even got to walk with Santa in the Parade!

**Breast Cancer Week:** Ellenbrook branch participated in a bake sale to help raise funds for the National Breast Cancer Foundation. Andrew, Natasha and Rachel attended a local auction held at Jaxx Espresso Bar. A total of \$105 was raised from the bake sale and donated to the foundation.



## Meet the staff at Ellenbrook branch.



### Matthew Brown

I have been in the banking industry since 1986 in New Zealand while completing my Diploma in Management & Associate Certificate Diploma in Banking. I moved to Perth in 2000. I have been working for Bendigo Bank as Branch Manager in Ellenbrook for four years completing and processing lending enquiries. I'm married with three children. My two eldest girls are aged 20, 19 and my son is 17 completing year 12.



### Jim Middleton

I have worked for Bendigo Bank for the past four years after running my own business in the food industry for 16 years. I previously spent 18 years working for the Commonwealth Bank after leaving school. I am married to Sharon and have three teenage children. I have lived in Gwelup for the past 16 years.



### Natasha Lyons

I have worked in Bendigo Bank for five years as a Customer Relationship Officer and recently built/moved into my first home with my partner Brandon. I enjoy travelling. Places I have travelled include USA, Canada and Europe.



### Emily Old

I have worked for Bendigo Bank's Ellenbrook branch for three years as a Customer Service Officer. I have recently moved into my newly built home and have an 18 month old son. I am busy planning my up and coming wedding later this year.



### Rachel Parnham

I have worked for Bendigo Bank for four and a half years as a Customer Service Officer, working at all three branches before being situated at the Ellenbrook branch permanently. I am married, have a two and a half year old and another little one on the way.



### Angie Pooley

I have been working at the Bullsbrook **Community Bank**<sup>®</sup> Branch for four years as a Customer Service Officer. I enjoy keeping fit with my three beautiful children and my great husband.

## Bullsbrook and Bindoon Community Bank<sup>®</sup> branches and Ellenbrook branch

### Bullsbrook Community Bank<sup>®</sup> Branch

1/2543 Great Northern Highway, Bullsbrook WA 6084 Phone: 9571 2355 Website: [www.bendigobank.com.au/bullsbrook](http://www.bendigobank.com.au/bullsbrook)  
Opening hours: Monday to Thursday 9.00am – 4.00pm, Friday 9.00am – 5.00pm and Saturday mornings 9.00am – 12 noon

### Bindoon Community Bank<sup>®</sup> Branch

1/13 Binda Place, Bindoon WA 6502 Phone: 9576 0333 Website: [www.bendigobank.com.au/bindoon](http://www.bendigobank.com.au/bindoon)  
Opening hours: Monday to Thursday 9.00am – 4.00pm and Friday 9.00am – 5.00pm

### Ellenbrook branch

6/38 Main Street, Ellenbrook WA 6069 Phone: 6296 6319 Website: [www.bendigobank.com.au/ellenbrook](http://www.bendigobank.com.au/ellenbrook)  
Opening hours: Monday to Thursday 9.00am – 4.00pm and Friday 9.00am – 5.00pm

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